

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

Clear All Fields

Save

In Re.

Case No. 20-12475

Linda Armellino & Michael Armellino
Debtor(s)

☐ Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: February 2022

Petition Date: _____

Months Pending: 0

Industry Classification:

--	--	--	--	--

Reporting Method: ☒ Accrual Basis ☐ Cash Basis

Debtor's Full-Time Employees (current): _____

Debtor's Full-Time Employees (as of date of order for relief): _____

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☐ Statement of cash receipts and disbursements
- ☐ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☐ Statement of operations (profit or loss statement)
- ☐ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☐ Schedule of payments to insiders
- ☐ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

[Signature]
Signature of Responsible Party

3/12/2022
Date

Linda Armellino & Michael Armellino
Printed Name of Responsible Party

5811 Hampton Forest Way Fairfax VA 22031
Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Debtor's Name

Save

Case No.

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	707494.20	
b. Total receipts (net of transfers between accounts)		
c. Total disbursements (net of transfers between accounts)		
d. Cash balance end of month (a+b-c)		
e. Disbursements made by third party for the benefit of the estate		
f. Total disbursements for quarterly fee calculation (c+e)		

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	
b. Accounts receivable over 90 days outstanding (net of allowance)	
c. Inventory (Book <input type="checkbox"/> Market <input type="checkbox"/> Other <input type="checkbox"/> (attach explanation))	
d. Total current assets	
e. Total assets	
f. Postpetition payables (excluding taxes)	
g. Postpetition payables past due (excluding taxes)	
h. Postpetition taxes payable	
i. Postpetition taxes past due	
j. Total postpetition debt (f+h)	
k. Prepetition secured debt	
l. Prepetition priority debt	
m. Prepetition unsecured debt	
n. Total liabilities (debt) (j+k+l+m)	
o. Ending equity/net worth (e-n)	

Part 3: Assets Sold or Transferred	Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business		
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business		
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)		

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)		
b. Cost of goods sold (inclusive of depreciation, if applicable)		
c. Gross profit (a-b)		
d. Selling expenses		
e. General and administrative expenses		
f. Other expenses		
g. Depreciation and/or amortization (not included in 4b)		
h. Interest		
i. Taxes (local, state, and federal)		
j. Reorganization items		
k. Profit (loss)		

Debtor's Name

Save

Case No.

Part 5: Professional Fees and Expenses

			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
a.	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>					
	<i>Itemized Breakdown by Firm</i>					
	Add	Firm Name Role				
Delete	i					
b.	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					
	<i>Itemized Breakdown by Firm</i>					
	Add	Firm Name Role				
Delete	i					
c. All professional fees and expenses (debtor & committees)						

Current Month Cumulative

Part 6: Postpetition Taxes

a.	Postpetition income taxes accrued (local, state, and federal)		
b.	Postpetition income taxes paid (local, state, and federal)		
c.	Postpetition employer payroll taxes accrued		
d.	Postpetition employer payroll taxes paid		
e.	Postpetition property taxes paid		
f.	Postpetition other taxes accrued (local, state, and federal)		
g.	Postpetition other taxes paid (local, state, and federal)		

Part 7: Questionnaire - During this reporting period:

a.	Were any payments made on prepetition debt? (if yes, see Instructions)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b.	Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c.	Were any payments made to or on behalf of insiders?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
d.	Are you current on postpetition tax return filings?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
e.	Are you current on postpetition estimated tax payments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
f.	Were all trust fund taxes remitted on a current basis?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
g.	Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
h.	Were all payments made to or on behalf of professionals approved by the court?	Yes <input type="checkbox"/>	No <input type="checkbox"/> N/A <input type="checkbox"/>
i.	Do you have: Worker's compensation insurance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If yes, are your premiums current?	Yes <input type="checkbox"/>	No <input type="checkbox"/> N/A <input type="checkbox"/> (if no, see Instructions)
	Casualty/property insurance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If yes, are your premiums current?	Yes <input type="checkbox"/>	No <input type="checkbox"/> N/A <input type="checkbox"/> (if no, see Instructions)
	General liability insurance?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	If yes, are your premiums current?	Yes <input type="checkbox"/>	No <input type="checkbox"/> N/A <input type="checkbox"/> (if no, see Instructions)
j.	Has a plan of reorganization been filed with the court?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
k.	Has a disclosure statement been filed with the court?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Debtor's Name

Save

Case No.

1. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930?

Yes ☒ No ☐

Part 8: Individual Chapter 11 Debtors (Only)

- a. Gross income (receipts) from salary and wages _____
 b. Gross income (receipts) from self-employment 3262.53
 c. Gross income from all other sources _____
 d. Total income in the reporting period (a+b+c) _____
 e. Payroll deductions _____
 f. Self-employment related expenses _____
 g. Living expenses 6469.37
 h. All other expenses 2005.13 *Miavent (student loans)*
 i. Total expenses in the reporting period (e+f+g+h) 702282.23
 j. Difference between total income and total expenses (d-i) _____
 k. List the total amount of all postpetition debts that are past due _____
 l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)? Yes ☐ No ☒
 m. If yes, have you made all Domestic Support Obligation payments? Yes ☐ No ☐ N/A ☐

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

Signature of Responsible Party

Title

Printed Name of Responsible Party

Date

Save

Generate PDF for Court Filing
and Remove Watermark



America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

AB 01 012435 99640 H 31 A
 MICHAEL J ARMELLINO
 DIP CASE 20-12579 EDVA
 5811 HAMPTON FOREST WAY
 FAIRFAX VA 22030-7254

Page: 1 of 4
 Statement Period: Feb 06 2022-Mar 05 2022
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED] 2082



Overdraft Policy Change Effective April 8, 2022

The following change applies only to Commercial and Small Business Checking Accounts and Money Market Accounts with check access: TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$10, you may now overdraw your account by up to \$50 without TD charging you an overdraft fee.

For Business Checking accounts on Account Analysis Billing, all overdrafts, regardless of volume, are billed through Account Analysis. Please contact your Treasury Management Officer for further details.

Chapter 11 Checking

Account # [REDACTED] 2082

MICHAEL J ARMELLINO
 DIP CASE 20-12579 EDVA

ACCOUNT SUMMARY

Beginning Balance	707,535.51	Average Collected Balance	704,464.99
Electronic Deposits	3,085.00	Interest Earned This Period	0.00
Electronic Payments	8,352.68	Interest Paid Year-to-Date	0.00
Ending Balance	702,267.83	Annual Percentage Yield Earned	0.00%
		Days in Period	28

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/09	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****63528A SSA	3,085.00
	Subtotal:	3,085.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/07	DEBIT CARD PAYMENT, *****30084554070, AUT 020522 VISA DDA PUR DIRECTV STREAM 800 531 5000 * TX	122.48
02/07	DEBIT CARD PAYMENT, *****30084554070, AUT 020422 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
02/07	DEBIT CARD PURCHASE, *****30084554070, AUT 020422 VISA DDA PUR PANERA BREAD 600737 O 703 241 5954 * VA	8.85
02/07	DEBIT CARD PAYMENT, *****30084554070, AUT 020422 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	2.99
02/08	ELECTRONIC PMT-WEB, NAVIENT PMT SPE ****365375	2,005.13
02/08	ELECTRONIC PMT-TEL, WELLS FARGO ECAR ECAR HOMEQ ****5404281998	1,330.56
02/10	ELECTRONIC PMT-WEB, ANTHEM BLUE MED SUPP 1694133	276.00
02/11	TD ATM DEBIT, *****30084554070, AUT 021122 DDA WITHDRAW 11098 FAIRFAX BLVD FAIRFAX * VA	350.00
02/11	ACH DEBIT, LIBERTY MUTUAL PAYMENT H*A***91481045	341.00
02/11	ACH DEBIT, JPMC FBO INSTAME SILVERSCRI ****00026325705	29.20
02/14	DEBIT CARD PURCHASE, *****30084554070, AUT 021122 VISA DDA PUR PANERA BREAD 600737 O 703 241 5954 * VA	17.91

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 4

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	702,267.83
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

MICHAEL J ARMELLINO
DIP CASE 20-12579 EDVA

Page: 3 of 4
 Statement Period: Feb 06 2022-Mar 05 2022
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED] 2082

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/14	DEBIT CARD PURCHASE, *****30084554070, AUT 021322 VISA DDA PUR AMAZON PRIME N10FZ10P3 AMZN COM BILL * VA	12.99
02/15	ELECTRONIC PMT-WEB, HAMPTON FOREST H ASSN DUES 128550	382.00
02/16	ELECTRONIC PMT-TEL, *LINCOLN NAT LIF PREM PYMT 5803815	500.00
02/16	ELECTRONIC PMT-WEB, NOVEC/EZ-PAY UTILITYPMT 3794587	359.20
02/16	DEBIT CARD PURCHASE, *****30084554070, AUT 021422 VISA DDA PUR PYS VMAP 703 6425990 * VA	40.00
02/16	ELECTRONIC PMT-WEB, ACCT INTEGRATORS ASSN DUES 128550	1.99
02/18	CCD DEBIT, FCWA PAYMENT	515.49
02/22	DEBIT CARD PURCHASE, *****30084554070, AUT 021822 VISA DDA PUR CREST ADVANCED DRY CLEAN 703 8151025 * VA	38.76
02/22	DEBIT CARD PURCHASE, *****30084554070, AUT 022122 VISA DDA PUR PANERA BREAD 600737 O 703 241 5954 * VA	25.32
02/23	ELECTRONIC PMT-WEB, WASHINGTON GAS L 8449274427	188.23
02/23	DEBIT CARD PURCHASE, *****30084554070, AUT 022222 VISA DDA PUR WWW CVS COM 800 746 7287 * RI	48.00
02/24	DEBIT POS, *****30084554070, AUT 022422 DDA PURCH W/CB WAL MART SUPER CENTER FAIRFAX W * VA	532.01
02/24	ACH DEBIT, ATT PAYMENT *****63004EPAYH	268.04
02/24	DEBIT CARD PURCHASE, *****30084554070, AUT 022322 VISA DDA PUR PANERA BREAD 600737 O 703 241 5954 * VA	18.56
02/24	DEBIT CARD PURCHASE, *****30084554070, AUT 022322 VISA DDA PUR AMAZON PRIME 1B1RM9SM2 AMZN COM BILL * WA	12.99
02/28	ELECTRONIC PMT-WEB, MASS MUTUAL INS. PREMIUM 62197bfcadfe6df	350.18
02/28	DEBIT CARD PURCHASE, *****30084554070, AUT 022622 VISA DDA PUR U HAUL MOVING STORAGE 800 789 3638 * VA	260.80
02/28	DEBIT CARD PURCHASE, *****30084554070, AUT 022722 VISA DDA PUR ETSY COM BLUEMOONC 718 8557955 * NY	148.92
02/28	DEBIT CARD PURCHASE, *****30084554070, AUT 022722 VISA DDA PUR EBAY O 16 08317 84755 408 3766151 * CA	51.80
02/28	DEBIT CARD PURCHASE, *****30084554070, AUT 022422 VISA DDA PUR EXXONMOBIL 47847082 FAIRFAX * VA	45.25
03/04	DEBIT CARD PURCHASE, *****30084554070, AUT 030322 VISA DDA PUR CHEWY COM 800 672 4399 * FL	58.04
	Subtotal:	8,352.68

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/05	707,535.51	02/16	704,830.22
02/07	707,391.20	02/18	704,314.73
02/08	704,055.51	02/22	704,250.65

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

MICHAEL J ARMELLINO
DIP CASE 20-12579 EDVA

Page: 4 of 4
Statement Period: Feb 06 2022-Mar 05 2022
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED] 2082

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/09	707,140.51	02/23	704,014.42
02/10	706,864.51	02/24	703,182.82
02/11	706,144.31	02/28	702,325.87
02/14	706,113.41	03/04	702,267.83
02/15	705,731.41		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

AB 01 012435 99640 H 31 A
 MICHAEL J ARMELLINO
 DIP CASE 20-12579 EDVA
 5811 HAMPTON FOREST WAY
 FAIRFAX VA 22030-7254

Page: 1 of 4
 Statement Period: Feb 06 2022-Mar 05 2022
 Cust Ref #: [REDACTED]
 Primary Account #: [REDACTED] 2082



Overdraft Policy Change Effective April 8, 2022

The following change applies only to Commercial and Small Business Checking Accounts and Money Market Accounts with check access: TD is making changes to reduce Customer overdraft fees: Instead of charging an overdraft fee if you overdraw your account by greater than \$10, you may now overdraw your account by up to \$50 without TD charging you an overdraft fee.

For Business Checking accounts on Account Analysis Billing, all overdrafts, regardless of volume, are billed through Account Analysis. Please contact your Treasury Management Officer for further details.

Chapter 11 Checking

Account # [REDACTED] 2082

MICHAEL J ARMELLINO
 DIP CASE 20-12579 EDVA

ACCOUNT SUMMARY

Beginning Balance	707,535.51	Average Collected Balance	704,464.99
Electronic Deposits	3,085.00	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	8,352.68	Annual Percentage Yield Earned	0.00%
Ending Balance	702,267.83	Days in Period	28

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/09	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****63528A SSA	3,085.00
	Subtotal:	3,085.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/07	DEBIT CARD PAYMENT, *****30084554070, AUT 020522 VISA DDA PUR DIRECTV STREAM 800 531 5000 * TX	122.48
02/07	DEBIT CARD PAYMENT, *****30084554070, AUT 020422 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	9.99
02/07	DEBIT CARD PURCHASE, *****30084554070, AUT 020422 VISA DDA PUR PANERA BREAD 600737 O 703 241 5954 * VA	8.85
02/07	DEBIT CARD PAYMENT, *****30084554070, AUT 020422 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	2.99
02/08	ELECTRONIC PMT-WEB, NAVIENT PMT SPE ****365375	2,005.13
02/08	ELECTRONIC PMT-TEL, WELLS FARGO ECAR ECAR HOMEQ ****5404281998	1,330.56
02/10	ELECTRONIC PMT-WEB, ANTHEM BLUE MED SUPP 1694133	276.00
02/11	TD ATM DEBIT, *****30084554070, AUT 021122 DDA WITHDRAW 11098 FAIRFAX BLVD FAIRFAX * VA	350.00
02/11	ACH DEBIT, LIBERTY MUTUAL PAYMENT H*A***91481045	341.00
02/11	ACH DEBIT, JPMC FBO INSTAME SILVERSCRI ****00026325705	29.20
02/14	DEBIT CARD PURCHASE, *****30084554070, AUT 021122 VISA DDA PUR PANERA BREAD 600737 O 703 241 5954 * VA	17.91

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

2 of 4

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	702,267.83
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

②	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		②

④	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		④

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.